

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Wendy Alvarado

Case No. 15-12235

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2015.
- 2) The plan was confirmed on 08/28/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/17/2015, 10/06/2016.
- 5) The case was converted on 10/24/2016.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,159.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|------------|
| Total paid by or on behalf of the debtor | \$8,272.00 |
| Less amount refunded to debtor | \$0.00 |

NET RECEIPTS:

\$8,272.00

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$4,000.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$357.41 |
| Other | \$15.00 |

TOTAL EXPENSES OF ADMINISTRATION:

\$4,372.41

| | |
|---|--------|
| Attorney fees paid and disclosed by debtor: | \$0.00 |
|---|--------|

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ALTAIR OH XIII LLC | Unsecured | NA | 1,018.19 | 1,018.19 | 0.00 | 0.00 |
| AT&T MOBILITY II LLC | Unsecured | NA | 489.67 | 489.67 | 0.00 | 0.00 |
| CAPITAL ONE AUTO FINANCE | Secured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CAVALRY SPV I LLC | Unsecured | NA | 459.22 | 459.22 | 0.00 | 0.00 |
| CAVALRY SPV I LLC | Unsecured | 1,300.00 | 1,527.36 | 1,527.36 | 0.00 | 0.00 |
| COMED LEGAL REVENUE RECOVER | Unsecured | 0.00 | 174.00 | 174.00 | 0.00 | 0.00 |
| ILLINOIS BELL TELEPHONE COMPAN | Unsecured | NA | 66.90 | 66.90 | 0.00 | 0.00 |
| LAKEWOOD FALLS PHASE #7 HOA | Secured | 1,579.53 | 1,579.53 | 1,579.53 | 433.58 | 0.00 |
| LVNV FUNDING | Unsecured | NA | 1,440.49 | 1,440.49 | 0.00 | 0.00 |
| NICOR GAS | Unsecured | 344.00 | 175.07 | 175.07 | 0.00 | 0.00 |
| OLIPHANT FINANCIAL LLC | Unsecured | NA | 476.97 | 476.97 | 0.00 | 0.00 |
| PALOS COMMUNITY HOSPITAL | Unsecured | 117.00 | NA | NA | 0.00 | 0.00 |
| QUEST DIAGNOSTICS | Unsecured | 20.00 | NA | NA | 0.00 | 0.00 |
| RADIOLOGY & NUCLEAR CONSULT/ | Unsecured | 13.95 | NA | NA | 0.00 | 0.00 |
| SEVENTH AVENUE | Unsecured | 115.00 | NA | NA | 0.00 | 0.00 |
| TARGET NATIONAL BANK | Unsecured | 345.00 | NA | NA | 0.00 | 0.00 |
| TCF NATIONAL BANK | Unsecured | 154.00 | NA | NA | 0.00 | 0.00 |
| TRACKERS INC/1ST MIDWEST BANK | Unsecured | 2,028.87 | NA | NA | 0.00 | 0.00 |
| TRIBUTE/FBOFD | Unsecured | 1,012.00 | NA | NA | 0.00 | 0.00 |
| WASHINGTON MUTUAL/PROVIDIAN | Unsecured | 1,014.00 | NA | NA | 0.00 | 0.00 |
| WASHINGTON MUTUAL BANK | Unsecured | 1,100.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN COLLECTIONS TCF | Unsecured | 154.00 | NA | NA | 0.00 | 0.00 |
| COMP CRDT SR OBERWEIS | Unsecured | 458.00 | NA | NA | 0.00 | 0.00 |
| FINANCIAL ASSET MGMT CINGULAF | Unsecured | 643.00 | NA | NA | 0.00 | 0.00 |
| GINNYS | Unsecured | 358.00 | NA | NA | 0.00 | 0.00 |
| GOOD SAMARITAN HOSPITAL/PELLE | Unsecured | 481.00 | NA | NA | 0.00 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| WEBER MEDICAL CENTER | Unsecured | 26.32 | NA | NA | 0.00 | 0.00 |
| H&R ACCOUNTS INC PALOS COMM | Unsecured | 1,081.00 | NA | NA | 0.00 | 0.00 |
| HARRIS & HARRIS LTD | Unsecured | 60.00 | NA | NA | 0.00 | 0.00 |
| ILLINOIS COLLECTION SERVICE LOY | Unsecured | 70.00 | NA | NA | 0.00 | 0.00 |
| ILLINOIS COLLECTION SERVICE LOY | Unsecured | 51.00 | NA | NA | 0.00 | 0.00 |
| ILLINOIS COLLECTION SERVICE | Unsecured | 121.00 | NA | NA | 0.00 | 0.00 |
| JUNIPER BANK | Unsecured | 100.00 | NA | NA | 0.00 | 0.00 |
| LOYOLA UNIVERSITY MEDICAL CEN | Unsecured | 72.23 | NA | NA | 0.00 | 0.00 |
| LOYOLA UNIVERSITY MEDICAL CEN | Unsecured | 66.00 | NA | NA | 0.00 | 0.00 |
| MCYDSNB | Unsecured | 22.00 | NA | NA | 0.00 | 0.00 |
| MERRICK BANK | Unsecured | 642.00 | NA | NA | 0.00 | 0.00 |
| MERRICK BANK | Unsecured | 500.00 | NA | NA | 0.00 | 0.00 |
| MIDWEST PHYSICIAN CENTER | Unsecured | 50.00 | NA | NA | 0.00 | 0.00 |
| MIDWEST PHYSICIAN GROUP LTD/IC | Unsecured | 118.00 | NA | NA | 0.00 | 0.00 |
| MRSI GOOD SAMARITAN | Unsecured | 481.00 | NA | NA | 0.00 | 0.00 |
| NATIONWIDE CREDIT & CO LOYOLA | Unsecured | 83.00 | NA | NA | 0.00 | 0.00 |
| US DEPARTMENT OF EDUCATION | Unsecured | NA | 9,997.66 | 9,997.66 | 0.00 | 0.00 |
| WELLS FARGO HOME MORTGAGE | Secured | 29,093.36 | 3,466.01 | 3,466.01 | 3,466.01 | 0.00 |
| WELLS FARGO HOME MORTGAGE | Secured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | Claim Allowed | Principal Paid | Interest Paid |
|-------------------------------------|--------------------|-------------------|---------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$3,466.01 | \$3,466.01 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$1,579.53 | \$433.58 | \$0.00 |
| TOTAL SECURED: | \$5,045.54 | \$3,899.59 | \$0.00 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$15,825.53 | \$0.00 | \$0.00 |

Disbursements:

| | |
|----------------------------|-------------------|
| Expenses of Administration | <u>\$4,372.41</u> |
| Disbursements to Creditors | <u>\$3,899.59</u> |

| | |
|------------------------------|--------------------------|
| TOTAL DISBURSEMENTS : | <u>\$8,272.00</u> |
|------------------------------|--------------------------|

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/03/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.